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Appl. No. : 09/646,728 Confirmation No. 6097  
Applicant : Jammal et al.  
Filed : 04/27/2001  
Title : SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT  
FOR ASSESSING RISK WITHIN A PREDEFINED MARKET

TC/A.U. : 3628  
Examiner : Nguyen, NGA B.

Docket : 2762-113  
Cust. No. : 6449

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AUG 9 - 2004  
**GROUP 3600**

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Date: August 5, 2004

**Reply to Office Action**

Dear Sir:

This reply is in response to the Office Action mailed May 19, 2004.

**Amendments to the claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.